Certificate Number: 12433-PAE-DE-031792255

Bankruptcy Case Number: 13-20874



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on October 19, 2018, at 8:03 o'clock PM EDT, Keith J. Jones completed a course on personal financial management given by telephone by Solid Start Financial Education Services, LLC, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: October 21, 2018 By: /s/Lance Brechbill

Name: Lance Brechbill

Title: Teacher